

JUL-12-2004 10:45

KAUFMAN, BURGESS & RYAN

9147410025 P.13

ENDORSEMENT# 10

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to *WORLDCON, INC.*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

**FAILURE TO EFFECT AND/OR MAINTAIN
INSURANCE EXCLUSION**

In consideration of the premium charged, it is hereby understood and agreed that the Insurer shall not be liable for any Loss in connection with any Claim(s) made against any Insured alleging, arising out of, based upon, attributable to any failure or omission on the part of the Insureds or the Company to effect or maintain adequate insurance.

ALL OTHER TERMS, CONDITIONS, AND EXCLUSIONS REMAIN UNCHANGED.

END 10

(2/80)



AUTHORIZED REPRESENTATIVE

JUL-12-2004 10:45

KAUFMAN, BORGEESE & RYAN

9147410025

P.14

ENDORSEMENT# 11

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to WORLDWIDE, INC.

by National Union Fire Insurance Company of Pittsburgh, Pa.

"NO LIABILITY" PROVISION DELETED


In consideration of the premium charged, it is hereby understood and agreed that the
policy is hereby amended as follows:

- (1) The Definition of and all provisions referring to "No Liability" are hereby
deleted in their entirety; and
- (2) The last paragraph of Clause 6 RETENTION CLAUSE is hereby deleted in its
entirety.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 11

(2/90)



AUTHORIZED REPRESENTATIVE

JUL-12-2004 10:45

KAUFMAN, BORGEEST & RYAN

9147410025 P.15

ENDORSEMENT# 12

This endorsement, effective 12:01 am December 31, 2001 forms a part of policy number 874-91-08 issued to *WORLDCON, INC.*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

CrisisFundsm

(Crisis Communications Management Insurance)

In consideration of the premium charged, it is hereby understood and agreed that this policy is amended to provide Crisis Management Coverage pursuant to the terms and conditions set forth below:

- 1) The Clause of the policy entitled INSURING AGREEMENTS is amended to add the following new Insuring agreement:

CRISIS MANAGEMENT COVERAGE

This policy shall pay the Crisis Management Loss of the Company arising from a Crisis Management Event first commencing during the Policy Period, up to the amount of the Crisis Management Fund.

- 2) The Section of the policy entitled EXCLUSIONS shall not be applicable to Crisis Management Loss.
- 3) The Section of the policy entitled LIMIT OF LIABILITY, is amended to add the following:

The limit of the Insurer's liability for Crisis Management Loss arising from all Crisis Management Events occurring during the Policy Period, in the aggregate, shall be the amount set forth as the Crisis Management Fund. This limit shall be the maximum limit of the Insurer under this policy regardless of the number of Crisis Management Events occurring during the Policy Period. Provided, however, that this single Crisis Management Event(s) limit shall be part of and not in addition to the Limit of Liability stated in the Item of the Declarations page entitled LIMIT OF LIABILITY, which shall in all events be the maximum liability of the Insurer for all loss under this policy.

- 4) There shall be no Retention amount applicable to Crisis Management Loss, and the Insurer shall pay such Loss from first dollar subject to the other terms and conditions of this endorsement.
- 5) An actual or anticipated Crisis Management Event shall be reported to the Insurer as soon as practicable but in no event later than thirty (30) days after the Company first incurs Crisis Management Loss for which coverage will be requested under this endorsement.

END 12

(2/90)

JUL-12-2004 10:46

KAUFMAN, BORGEESI & RYAN

3147410023 F.10

ENDORSEMENT# 12 (Continued)

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to **WORLDCOM, INC.**

by **National Union Fire Insurance Company of Pittsburgh, Pa.**

- 6) The Section of the policy entitled DEFENSE COSTS, SETTLEMENTS, JUDGMENTS (INCLUDING THE ADVANCEMENT OF DEFENSE COSTS) shall have no applicability to Crisis Management Events. There shall be no requirement for the Company to obtain prior written approval of the Insurer before incurring any Crisis Management Loss, provided that the Crisis Management Firm selected by the Company to perform the Crisis Management Services has been approved by the Insurer.

Definitions

For the purposes of this endorsement, the following definitions shall apply:

- A) "Material Effect on the Company's Common Stock Price" shall mean, within a period of 24 hours, that the price per share of the Company's common stock shall decrease by the greater of \$5 per share or 10% net of the change in the Standard & Poor's Composite Index.
- B) "Crisis Management Event" shall mean:
- I. One of the following events which, in the good faith opinion of the Chief Financial Officer of the Company, did cause or is reasonably likely to cause, a Material Effect on the Company's Common Stock Price:

(1) Negative earning or sales announcement

The public announcement of the Company's past or future earnings or sales, which is substantially less favorable than any of the following: (i) the Company's prior year's earnings or sales for the same period, (ii) the Company's prior public statements or projections regarding earnings or sales for such period, or (iii) an outside securities analyst's published estimate of the Company's earnings or sales.

(2) Loss of a patent, trademark or copyright or major customer or contract

The public announcement of an unforeseen loss of: (i) the Company's intellectual property rights for a patent, trademark or copyright, other than by expiration; (ii) a major customer or client of the Company; or (iii) a major contract with the Company.

END 12

(2/90)

JUL-12-2004 10:46

KAUFMAN, BURGEESI & RYAN

5147410020 1.11

ENDORSEMENT# 12 (Continued)

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to **WORLDCOM, INC.**

by **National Union Fire Insurance Company of Pittsburgh, Pa.**

(3) Product recall or delay

The public announcement of the recall of a major product of the Company or the unforeseen delay in the production of a major product of the Company.

(4) Masort

The public announcement or accusation that the Company has caused the bodily injury, sickness, disease, death or emotional distress of a group of persons, or damage to or destruction of any tangible group of properties, including the loss of use thereof.

(5) Employee layoffs or loss of key executive officer(s)

The public announcement of employee layoffs, or the death or resignation of one or more key executive officer(s) of the Company.

(6) Restatement of financial statement

The public announcement of a restatement of the Company's previously filed financial statements.

(7) Elimination or suspension of dividend

The public announcement of the elimination or suspension of a regularly scheduled dividend previously being paid by the Company.

(8) Write-off of assets

The public announcement that the Company intends to write off a material amount of its assets.

(9) Debt restructuring or default

The public announcement that the Company has defaulted or intends to default on its debt or intends to engage in a debt restructuring.

END 12

(2/90)

JUL-12-2004 10:45

KAUFMAN, BURGEES & RYAN

5147410020

ENDORSEMENT# 12 (Continued)

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to - **WORLD COM, INC.**

by **National Union Fire Insurance Company of Pittsburgh, Pa.**

(10) Bankruptcy

The public announcement that the Company intends to file for bankruptcy protection or that a third party is seeking to file for involuntary bankruptcy on behalf of the Company; or the imminence of bankruptcy proceedings, whether voluntary or involuntary.

(11) Governmental or regulatory litigation

The public announcement of the commencement or threat of commencement of litigation or governmental or regulatory proceedings against the Company.

(12) Other

Any other event previously consented to by the Insurer which, in the good faith opinion of the Chief Financial Officer of the Company, did cause or is reasonably likely to cause, a Material Effect on the Company's Common Stock Price, but only if such event is specifically scheduled by written endorsement to the policy.

II. Unsolicited takeover bid

An unsolicited written offer or bid by any person or entity other than an Insured or any affiliate of any Insured, whether publicly announced or privately made to a director or executive officer of the Company, to effect a Transaction (as Transaction is defined in Clause 12 of the policy) of the Company.

Provided, however, that the term Crisis Management Event shall not include any event relating to:

- (1) any Claim(s) which have been reported, or any circumstances of which notice has been given, under any policy of which this policy is a renewal or replacement or which it may succeed in time;
- (2) any pending or prior litigation as of December 31, 1996;
- (3) the actual, alleged or threatened discharge, dispersal, release or escape of pollutants; or any direction or request to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants; provided, however, the

END 12

(2/80)

JUL-12-2004 10:46

KAUFMAN, BURDEEST & RYAN

3147410023

P.13

ENDORSEMENT# 12 (Continued)

This endorsement, effective 12:01 am December 31, 2001 forms a part of policy number 874-91-08 issued to *WORLDCON, INC.*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

foregoing shall not apply if the policy contains any endorsement modifying or deleting, in part or in whole, exclusion (I) of the policy:

- (4) the hazardous properties of nuclear materials; provided, however, the foregoing shall not apply to any Crisis Management Event(s) arising from the ownership of, operation of, construction of, management of, planning of, maintenance of or investment in any nuclear facility.

The descriptions in the headings of the Crisis Management Events are solely for convenience and form no part of the terms and conditions of coverage.

For the purposes of this endorsement, a Crisis Management Event shall first commence when the Company or any of its directors or executive officers shall first become aware of the event and shall conclude at the earliest of the time when the Crisis Management Firm advises the Company that the crisis no longer exists or when the Crisis Management Fund has been exhausted.

- C) "Crisis Management Firm" shall mean any public relations firm, crisis management firm or law firm hired by the Company or its directors, officers or employees to perform Crisis Management Services in connection with the Crisis Management Event which has been consented to by the Insurer, the consent for which shall not be unreasonably withheld. Attached to this endorsement is a list of firms which have been pre-approved by the Insurer and may be hired by the Company without further approval by the Insurer:
- D) "Crisis Management Fund" shall mean Fifty Thousand Dollars (\$50,000).
- E) "Crisis Management Loss" shall mean the following amounts incurred during the pendency of or within 90 days prior to and in anticipation of, the Crisis Management Event, regardless of whether a Claim is ever made against an Insured arising from the Crisis Management Event and, in the case where a Claim is made, regardless of whether the amount is incurred prior to or subsequent to the making of the Claim:
- (1) Amounts for which the Company is legally liable for the reasonable and necessary fees and expenses incurred by a Crisis Management Firm in the performance of Crisis Management Services for the Company arising from a Crisis Management Event(s); and
 - (2) Amounts for which the Company is legally liable for the reasonable and necessary printing, advertising, mailing of materials, or travel by directors,

END 12

(2/90)

JUL 12 2004 10:40

AMERICAN OVERSEAS BANK

0141410020

1:20

ENDORSEMENT# 12 (Continued)

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
Issued to WORLDCOM, INC.

by National Union Fire Insurance Company of Pittsburgh, Pa.

officers, employees or agents of the Company or the Crisis Management Firm,
in connection with the Crisis Management Event(s).

- F) "Crisis Management Services" means those services performed by a Crisis Management Firm in advising the Company or any of its directors, officers or employees on minimizing potential harm to the Company arising from the Crisis Management Event, including but not limited to maintaining and restoring investor confidence in the Company.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 12

(2/90)

JUL-12-2004 10:46

KAUFMAN, BURGESS & RYAN

9147410025

P. 21

ENDORSEMENT# 12 (Continued)

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to ~~WORLDCON~~, INC.

by National Union Fire Insurance Company of Pittsburgh, Pa.

PRE-APPROVED CRISIS MANAGEMENT FIRMS

(1) Abernathy MacGregor Scanlon
501 Madison Avenue
New York, NY 10022
(212) 371-5999
Contact: James T. M^{rs} Gregor

(2) Burson-Marsteller
230 Park Avenue South
New York, NY 10003-1566
(212) 614-5236
Contact: Michael Claes

(3) Patton Boggs, LLP
2550 M Street, N.W.
Washington, D.C. 20037
(202) 457-6000
Contact: Thomas H. Boggs

(4) Kekst and Company
437 Madison Avenue
New York, NY 10022
(212) 593-2655
Contact: Andrew Baer

(5) Kroll Associates
900 Third Avenue
New York, NY 10022
(212) 833-3385
Contact: Richard G. McCormick

(6) Robinson Lerer & Montgomery
75 Rockefeller Plaza, 6th floor
New York, NY 10019
(212) 484-7721
Contact: Michael Gross

END 12

(2/90)

JUL-12-2004 10:47

KAUFMAN, BORGEEST & RYAN

3147410023

ENDORSEMENT# 12 (Continued)

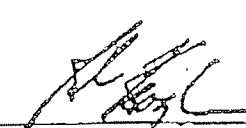
This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to WORLDCOM, INC.

by National Union Fire Insurance Company of Pittsburgh, Pa.

- (7) Sard Verblinnen & Co.
630 Third Avenue
New York, NY 10017
(212) 687-8080
Contact: Paul Verbinnen or George Sard
- (8) Sitrick & Company
2029 Century Park East
Suite 1750
Los Angeles, CA 90067
(310) 788-2850
Contact: Michael Sitrick
- (9) The MWW Group
1212 Avenue of the Americas - 5th Floor
New York, NY 10036
(212) 827-3757
Contact: Michael Lendener

END 12

(2/90)



AUTHORIZED REPRESENTATIVE

JUL-12-2004 10:47

KAUFMAN, BURGEES & RYAN

014740020

ENDORSEMENT # 13

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to **WORLDCOM, INC.**

by **National Union Fire Insurance Company of Pittsburgh, Pa.**


EMPLOYEES AS CO-DEFENDANTS

In consideration of the premium charged, it is hereby understood and agreed that coverage as is afforded by this policy is extended to and the definition of "Insured(s)", and "Director(s) or Officer(s)" is amended to include all employees of the Insured when they are named as co-defendants in a suit or other legal action with a Director or Officer of the Insured.

Only when and to the extent that the Company has indemnified such employees for such Loss pursuant to law, common or statutory, or contract, or the Charter or By-Laws of the Company duly effective under such law which determines and defines such rights of indemnity.

END 13

(2/90)


AUTHORIZED REPRESENTATIVE

JUL-12-2004 10:47

NAUFMAN, BURDESS & RYAN

014740020

11-27

ENDORSEMENT# 14

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to **WORLD COM, INC.**

by **National Union Fire Insurance Company of Pittsburgh, Pa.**

PRIOR ACTS EXCLUSION FOR LISTED ENTITIES

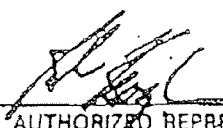
In consideration of the premium charged, it is hereby understood and agreed that the term Company is amended to include the entity(ies) listed below, but only for Wrongful Act(s) committed by such entity(ies) and/or any Insureds thereof which occurred subsequent to such entity's respective acquisition/creation date listed below. Losses arising from the same or related Wrongful Act(s) shall be deemed to arise from the first such same or related Wrongful Act(s).

<u>LISTED ENTITY(IES)</u>	<u>ACQUISITION/CREATION DATE</u>
1. Advanced Telecommunications	January 01, 1983
2. IBD Communication Group	December 30, 1984
3. WIL Tel Network Services	January 05, 1995

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 14

{2/90}


AUTHORIZED REPRESENTATIVE

JUL-12-2004 10:49

KRAUFMAN, BURGESE & KIRBY

5147410025

ENDORSEMENT # 75 (Continued)

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to **WORLDCON, INC.**


by *National Union Fire Insurance Company of Pittsburgh, Pa.*

It is further understood and agreed that the Insurer shall not be held responsible for any delay or failure to perform its obligation hereunder due to national, federal, state or municipal action or regulation; strikes or other labor troubles; acts of God, war, riot, insurrection or mutiny; or any other causes, contingencies, or circumstances outside the United States not subject to the Insurer's control which make the fulfillment of this endorsement impracticable; any of which shall, without liability, excuse the insurer from the obligations set forth in this endorsement.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 15

(2/80)



AUTHORIZED REPRESENTATIVE

JUL-12-2004 10:49

KHUMPH, BURGESS & RYAN

5147410023

P.30

ENDORSEMENT# 16

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
Issued to **WORLDCOM, INC.**

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

SUB-LIMIT FOR SPECIFIED SUBSIDIARIES

In consideration of the premium charged, it is hereby understood and agreed that with regards to Loss in connection with all claims in which one or more of the persons claimed against are Directors or Officers of the following Subsidiary(ies): Advantage Companies, Inc. for one or more alleged Wrongful Acts occurring prior to August 11, 1989 in their respective capacities as Directors or Officers of such Subsidiary(ies), the aggregate Limit of Liability for all such claims shall be \$1,000,000 (hereinafter called the "sub-limit" of liability"). This sublimit of liability shall be part of and not in addition to the aggregate limit of liability stated in Item 4 of the Declarations and will in no way serve to increase the Insurer's Limit of Liability as therein stated. Claims alleging one or more related or same Wrongful Act shall be deemed to arise out of the first such same or related Wrongful Act.

It is further understood and agreed that exclusion 9I) is deleted to the extent coverage is afforded under this endorsement.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 16

(2/90)



AUTHORIZED REPRESENTATIVE

JUL-12-2004 10:49

KHOUMIN, BURDEES & KTHIN

3147410023

ENDORSEMENT # 11

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to WORLDCOM, INC.

by National Union Fire Insurance Company of Pittsburgh, Pa.

SUBSIDIARY - ADDITION
TO THE DEFINITION OF "SUBSIDIARY"

In consideration of the premium charged, it is hereby understood and agreed that the Definition of "Subsidiary" is hereby amended to include the following entity(ies), subject to such Subsidiary's respective Continuity Date.

SUBSIDIARY	CONTINUITY DATE
CAI Wireless Communications, Inc.	July 9, 1999
Embratel	September 15, 1998
MCI Communications Corporation	September 15, 1998
Skytel	April 30, 2001

For the purpose of the applicability of the coverage provided by this endorsement, the entities listed above and the Company will be conclusively deemed to have indemnified the Insureds of the each respective entity to the extent that such entity or the Company is permitted or required to indemnify such Insureds pursuant to law, common or statutory, or contract, or its charter or by-laws. The entity and the Company hereby agree to indemnify the Insureds to the fullest extent permitted by law, including the making in good faith of any required application for court approval.

Furthermore, for the purpose of the applicability of the coverage provided by this endorsement, the Insurer shall not be liable for any Loss in connection with any Claim(s) made against any Subsidiary listed above or any Insured(s) thereof:

- (1) alleging, arising out of, based upon or attributable to any pending or prior litigation(s) as of such Subsidiary's respective Continuity Date, or alleging or derived from the same or essentially the same facts as alleged in such pending or prior litigation(s); or
- (2) alleging any Wrongful Act occurring prior to such Subsidiary's respective Continuity Date, if an Insured knew or could have reasonably foreseen that such Wrongful Act could lead to a Claim under this policy.

END 17

(2/90)

JUL-12-2004 10:48

KRAUFMANN, BURDESS & KTHAN

3147410023

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to **WORLD COM, INC.**

by **National Union Fire Insurance Company of Pittsburgh, Pa.**

- (2) Exclusion (k) is amended by deleting the phrase, "emotional distress", and by deleting the phrase, "or for injury from libel or slander or defamation or disparagement, or for injury from a violation of a person's right of privacy", to read as follows:

- (k) for bodily injury, sickness, disease, death of any person, or damage to or destruction of any tangible property, including the loss of use thereof;

It is further understood and agreed that solely in connection with Employment Practices Claims, the following exclusions shall apply:

- (1) The Insurer shall not be liable for any Loss in connection with any Claim(s) made against any Insured(s) alleging, arising out of, based upon or attributable to any pending or prior litigation as of August 19, 1994 or alleging or derived from the same or essentially the same facts as alleged in such pending or prior litigation.
- (2) The Insurer shall not be liable for any Loss in connection with any Claim(s) made against any Insured(s) for any alleged Wrongful Act committed prior to August 19, 1994 if any Insured(s), as of such date, knew or could have reasonably foreseen that such Wrongful Act could lead to a Claim.

It is further understood and agreed that the Employment Practices coverage as is provided by this endorsement shall be specifically excess over the Limit of Liability of \$25,000,000 as stated in Policy No. 874-33-15 issued by National Union Fire Insurance Company of Pittsburgh, Pa. to Worldcom, Inc.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 18

(2/90)

COPY

AUTHORIZED REPRESENTATIVE

JUL-12-2004 10:48

KAUFMAN, BORGEESE & RYAN

9147410025

P.35

ENDORSEMENT# 18 (Continued)

This endorsement, effective 12:01 am December 31, 2001 forms a part of
 policy number 874-91-08
 issued to ~~WORLD~~COM, INC.

by National Union Fire Insurance Company of Pittsburgh, Pa.

2. Americans with Disabilities Act of 1992 (ADA);
3. Civil Rights Act of 1991;
4. Age Discrimination in Employment Act of 1967 (ADEA), including the Older Workers Benefit Protection Act of 1990;
5. Title VII of the Civil Rights Act of 1964, as amended, including the Pregnancy Discrimination Act of 1978;
6. Civil Rights Act of 1866, Section 1981; and
7. Fourteenth Amendment of the U.S. Constitution.

- (2) Solely for the purposes of Employment Practices Claims, the terms "Insured(s)" and "Director(s) or Officer(s)" shall also include any past, present or future employee of the Company, whether such individual is in a supervisory, co-worker or subordinate position or otherwise. Coverage shall automatically apply to all new employees after the inception date of the policy.

EXCLUSIONS

It is further understood and agreed that solely in connection with Employment Practices Claims exclusions (i) and (k) are amended as follows:

- (1) Exclusion (i) is amended by deleting the phrase, "wrongful termination of employment claims", and substituting the phrase, "Employment Practices Claims" (as defined in this endorsement) and by deleting the word "former employee" and substituting the word "employee" to read as follows:
 - (i) which is brought by any Insured or by the Company; or which is brought by any security holder of the Company, whether directly or derivatively, unless such security holder's Claim is instigated and continued totally independent of, and totally without the solicitation of, or assistance of, or active participation of, or intervention of, any Insured(s); provided, however, this exclusion shall not apply to an Employment Practices Claim brought by an employee other than an employee who is or was a Director of the Company.

END 18

(2/90)

COPY

JUL-12-2004 10:49

KRAUFMAN, BURGEEST & KYHN

5147410025 P.06

ENDORSEMENT # 18 (Continued)

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to *WORLDWIDE, INC.*

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

Judgments, Settlements and Defense
Costs (Indemnifiable Loss)

\$5,000,000 for Loss
arising from Claims alleging
the same Wrongful Act or
related Wrongful Acts

OTHER CLAIMS:

Judgments, Settlements and Defense
Costs (Non-Indemnifiable Loss)

None

Judgments, Settlements and Defense
Costs (Indemnifiable Loss)

\$5,000,000 for Loss
arising from Claims alleging
the same Wrongful Act or
related Wrongful Acts

DEFINITIONS

It is further understood and agreed that for the purposes of this endorsement only, the following definitions shall apply:

- (1) "Employment Practices Claims" means any Claim(s) relating to a past, present or prospective employee of the Company for any actual or alleged:
- (i) wrongful dismissal, discharge or termination (either actual or constructive) of employment;
 - (ii) employment-related misrepresentation;
 - (iii) wrongful failure to employ or promote;
 - (iv) wrongful deprivation of career opportunity;
 - (v) wrongful discipline;
 - (vi) failure to grant tenure or negligent employee evaluation;
 - (vii) failure to provide adequate employee policies and procedure;
 - (viii) sexual or workplace harassment of any kind, (including the alleged creation of a harassing workplace environment); or
 - (ix) unlawful discrimination, whether direct, indirect, intentional or unintentional.

Employment Practices Claims shall include any Claim(s) brought under state, local, federal or foreign law (whether common or statutory) and shall include, but not be limited to, allegations of violations of the following federal laws (as amended), including regulations promulgated thereunder:

1. Family and Medical Leave Act of 1993;

END 18

(2/90)

COPY

JUL-12-2004 10:49

KHOUMBAR, BURDESS & KIRIN

014140020

ENDORSEMENT# 10

This endorsement effective 12:01 am December 31, 2001 forms a part of
 policy number 874-91-08
 issued to WORLDCOM, INC.

by National Union Fire Insurance Company of Pittsburgh, Pa.

EMPLOYMENT PRACTICES ENDORSEMENT
 (With Separate Retention and Excess Language)

COVERAGE

- In consideration of the premium charged, it is hereby understood and agreed that the coverage as is afforded by this policy is extended to include Employment Practices Claims made against any Insured(s) (defined below), whether such Claims are brought by: (i) a past, present or prospective employee of the Company, whether directly or by class action; or (ii) by the Equal Employment Opportunity Commission (EEOC) or any other similar local, state, federal or foreign governmental authority regulating employment practices; or (iii) by any other person or entity, subject to the terms, conditions and exclusions of this endorsement and the policy.

DECLARATIONS PAGE

It is further understood and agreed that Item 5. RETENTION of the Declarations page is hereby deleted in its entirety and replaced with the following:

ITEM 5. RETENTION:SECURITIES CLAIMS

Judgments & Settlements (all coverages)	None
Defense Costs (non-Indemnifiable Loss)	None
Defense Costs (Coverage B(i) and Indemnifiable Loss)	\$5,000,000 for Loss arising from Claims alleging the same Wrongful Act or related Wrongful Acts (waivable under Clause 6 in certain circumstances)

EMPLOYMENT PRACTICES CLAIMS

Judgments, Settlements and Defense Costs (non-Indemnifiable Loss)	None
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END 18

(2/90)

JUL-12-2004 10:45

KAUFMAN, BURDECK & KAHN

0147410020

This endorsement effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to WORLDCON, INC.

by National Union Fire Insurance Company of Pittsburgh, Pa.


Cancellation Clause

In consideration of the premium charged, it is hereby understood and agreed that notwithstanding any other provision of this endorsement, any provision of this policy respecting cancellation is deleted in its entirety except to indicate that this policy may be cancelled by the Insurer for non-payment of premium.

Accordingly, this policy is non-cancellable and all premium shall be deemed earned at inception except for cancellations by the Insurer for non-payment of premium.

END 19

(2/90)


AUTHORIZED REPRESENTATIVE

JUL-12-2004 10:48

KRAFTMAN, BURDESS & RYAN

3147410023

F.02

ENDORSEMENT # 20

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to WORLDCON, INC.

by National Union Fire Insurance Company of Pittsburgh, Pa.

ORDER OF PAYMENTS ENDORSEMENT

In consideration of the premium charged, it is hereby understood and agreed that:

1. In the event of Loss arising from any Claim(s) for which payment is due under the provisions of this policy but which Loss, in the aggregate, exceeds the remaining available Limit of Liability of this policy, then this policy shall:

- (i) first pay such Loss for which coverage is provided under Coverage A of the policy, then with respect to whatever remaining amount of the Limit of Liability is available after payment of such Loss,

- (ii) then pay such Loss for which coverage is provided by Coverage B of the policy.

2. In the event of Loss arising from a Claim(s) for which payment is due under the provisions of this policy (including those circumstances described in part 1 of this endorsement), the Insurer shall at the written request of the Named Corporation:

- (i) first pay such Loss for which coverage is provided under Coverage A of the policy, then

- (ii) either pay or hold payment for such Loss for which coverage is provided by Coverage B of the policy.

In the event that the Insurer withholds payment under Coverage B of the policy pursuant to the above request, then the Insurer shall at any time in the future, at the request of the Company, release such Loss payment to the Company, or make such Loss payment directly to an individual Director or Officer in the event of covered Loss under any Claim(s) covered under this policy pursuant to Coverage A of the policy.

3. Nothing in this endorsement shall be construed to increase the Limit of Liability of the Insurer under this policy which such Limit of Liability shall remain the maximum liability of the Insurer under all Claims under all Coverage under this policy combined.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 20


AUTHORIZED REPRESENTATIVE

(2/90)

JUL-12-2004 10:48

KAUFMAN, BURGESS & RYAN

9147410025

P.31

ENDORSEMENT# 21

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to **WORLDCON, INC.**

by **National Union Fire Insurance Company of Pittsburgh, Pa.**

**CLAUSE 7(a) AMENDED - NOTICE
FROM RISK MANAGER OR GENERAL COUNSEL**

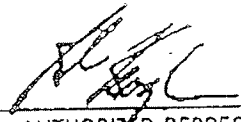
In consideration of the premium charged, it is hereby understood and agreed that Clause 7. NOTICE/REPORTING PROVISIONS, paragraph (a) is deleted in its entirety and replaced with the following:

- (a) The Company shall, as a condition precedent to the obligations of the Insurer under this policy, give written notice to the Insurer of a Claim made against an Insured as soon as practicable after the Claim is reported to or first becomes known by the Risk Manager or the General Counsel (or equivalent position) of the Company, but in all events a Claim must be reported no later than either:
- (1) anytime during the Policy Period or during the Discovery Period (if applicable); or
 - (2) within thirty (30) days after the end of the Policy Period or the Discovery Period (if applicable), as long as such Claim(s) is reported no later than thirty (30) days after the date such Claim was first made against an Insured.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 21

(2/90)


AUTHORIZED REPRESENTATIVE

JUL-12-2004 10:48

KHUFIAH, BURDESS & KIRBY

5147410025

ENDORSEMENT# 22

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to WORLDCOM, INC.

by National Union Fire Insurance Company of Pittsburgh, Pa.

FOREIGN CORRUPT PRACTICES ACT EXTENSION

I.


In consideration of the premium charged, it is hereby understood and agreed that Clause
2. DEFINITIONS (g) "Loss" is amended by addition of the following at the end thereof:

Loss shall also include (subject to this policy's other terms, conditions and
limitations, including but not limited to exclusions relating to profit or advantage,
deliberate fraud or deliberate criminal acts): (1) civil penalties assessed against any
individual Director or Officer pursuant to Sections (g) 2(B) of the Foreign Corrupt
Practices Act, 78dd-2(g)(2)(B).

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 22

(2/90)



AUTHORIZED REPRESENTATIVE

JUL-12-2004 10:47

KAUFMAN, BURGEES & RYAN

3147410023 7-23

ENDORSEMENT# 23

This endorsement, effective 12:01 am December 31, 2001 forms a part of policy number 874-91-08 issued to **WORLDCON, INC.**

by **National Union Fire Insurance Company of Pittsburgh, Pa.**

ADDITION TO THE TERM DIRECTOR OR OFFICER

In consideration of the premium charged, it is hereby understood and agreed that the term "Director or Officer" is amended to include any individual(s) of the Company listed below, but solely for Wrongful Acts committed in his or her respective capacity(ies) listed below.

<u>INDIVIDUALS</u>	<u>CAPACITY</u>	<u>CONTINUITY DATE</u>
Jeff Rushton	CFO of SHL Systemhouse	December 8, 1998

It is hereby understood and agreed that this policy shall indemnify the *directors and officers* against loss in respect of any *wrongful act* committed whilst acting in the capacity of a shadow director, as defined under Section 741 of the Companies Act 1985, of any company (any such company hereinafter to be referred to as the "Shadow Directorship company") that is incorporated and/or domiciled in the UK or the Republic of Ireland, as a consequence of being a *director or officer* of the company, other than in respect of any:

- (i) *claim* made whether in the name of or on behalf of any Shadow Directorship company or any person who is now or shall be a director or officer of the Shadow Directorship company; and/or
- (ii) *claim* made whether in the name of or on behalf of any parent, holding, controlling, subsidiary, affiliate or associated company or representative of the Shadow Directorship company.

Furthermore, provided that for the purpose of the applicability of the coverage provided by this endorsement, the Company will be conclusively deemed to have indemnified the persons afforded coverage by this endorsement to the extent that the Company is permitted or required to indemnify such persons pursuant to law (common or statutory), contract, or the charter or by-laws of the Company (which are hereby deemed to adopt the broadest provision of the law which determines, or defines such rights of indemnity). The Company hereby agrees to indemnify such persons to the fullest extent permitted by law, including the making in good faith of any required application for court approval and the passing of any required corporate resolution or the execution of any contract.

It is further understood and agreed that only as respects any additional coverage granted by virtue of this endorsement, the Insurer shall not be liable for any Loss in connection with any Claim(s) made against an Insured:

- (1) alleging, arising out of, based upon or attributable to any pending or prior litigation as of each individual's respective Continuity Date listed above, or alleging or derived from the same or essentially the same facts as alleged in such pending or prior litigation; and

END 23

(2/90)

JUL-12-2004 10:47

KAUFMAN, BURGESS & RYAN

9147410025

P.28

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to WORLDCOM, INC.


by National Union Fire Insurance Company of Pittsburgh, Pa.

- (2) alleging any Wrongful Act occurring prior to each individual's respective
Continuity Date if the Insured knew or could have reasonably foreseen that
such Wrongful Act could lead to a Claim under this policy.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 23

(2/90)


AUTHORIZED REPRESENTATIVE

JUL-12-2004 10:47

KHOUMPHI, BURDESS & RYAN

ENDORSEMENT # 24

0141410020 1.2.1

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to WORLDCOM, INC.

by National Union Fire Insurance Company of Pittsburgh, Pa.

DISCOVERY CLAUSE AMENDED

In consideration of the premium charged, it is hereby understood and agreed that the policy (and any endorsement amending Clause 10. DISCOVERY CLAUSE) is hereby amended to the extent necessary for the policy to provide the following:

Clause 10. DISCOVERY CLAUSE is deleted in its entirety and replaced with the following:

10. DISCOVERY CLAUSE

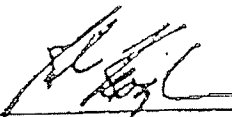
Except as indicated below, if the Insurer shall refuse to renew this policy, the Named Corporation shall have the right upon payment of an additional premium amount as shall be determined by the Insurer in its sole and absolute discretion, to a period of one year following the effective date of such nonrenewal (herein referred to as the "Discovery Period"), in which to give to the Insurer written notice of Claims first made against the Insureds during said one year period for any Wrongful Act occurring prior to the end of the Policy Period and otherwise covered by this policy. The rights contained in this paragraph shall terminate unless written notice of election of a Discovery Period together with any additional premium due is received by the Insurer no later than thirty (30) days subsequent to the effective date of the nonrenewal.

In the event of a Transaction as defined in Clause 12, the Named Corporation shall have the right, within 30 days of the end of the Policy Period, to request an offer from the Insurer of a Discovery Period (with respect to Wrongful Acts occurring prior to the effective time of the Transaction) for a period of no less than three years or for such longer or shorter period as the Named Corporation may request. The Insurer shall offer such Discovery Period pursuant to such terms, conditions, exclusions and additional premium as the Insurer may reasonably decide. In the event of a Transaction, the right to a Discovery Period shall not otherwise exist except as indicated in this paragraph.

The additional premium for the Discovery Period shall be fully earned at inception of the Discovery Period. The Discovery Period is not cancelable. This Clause 10 and the rights contained herein shall not apply to any cancellation resulting from non-payment of premium.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 24


AUTHORIZED REPRESENTATIVE

(2/80)

ENDORSEMENT # 25

This endorsement, effective 12:01 am December 31, 2001 forms a part of
policy number 874-91-08
issued to **WORLDCON, INC.**

by **National Union Fire Insurance Company of Pittsburgh, Pa.**

ADDITION TO THE TERM "DIRECTOR(S) OR OFFICER(S)" OR "INSURED(S)"

In consideration of the premium charged, it is hereby understood and agreed that coverage as is afforded by this policy is extended to and the definition of term "Director(s) or Officer(s)" or "Insured(s)" is amended to include the members of the Advisory Board, solely in their capacity as such members, subject to the following September 15, 1998.

Furthermore, provided that for the purpose of the applicability of the coverage provided by this endorsement, the Company will be conclusively deemed to have indemnified the persons afforded coverage by this endorsement to the extent that the Company is permitted or required to indemnify such persons pursuant to law (common or statutory), contract, or the charter or by-laws of the Company (which are hereby deemed to adopt the broadest provision of the law which determines, or defines such rights of indemnity). The Company hereby agrees to indemnify such persons to the fullest extent permitted by law, including the making in good faith of any required application for court approval and the passing of any required corporate resolution or the execution of any contract.

It is further understood and agreed that only as respects any additional coverage granted by virtue of this endorsement, the Insurer shall not be liable for any Loss in connection with any Claim(s) made against an Insured:

- (1) alleging, arising out of, based upon or attributable to any pending or prior litigation as of each individual's respective Continuity Date listed above, or alleging or derived from the same or essentially the same facts as alleged in such pending or prior litigation; and
- (2) alleging any Wrongful Act occurring prior to each individual's respective Continuity Date if the Insured knew or could have reasonably foreseen that such Wrongful Act could lead to a Claim under this policy.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 25


AUTHORIZED REPRESENTATIVE

ENDORSEMENT# 26

This endorsement, effective 12:01 am December 31, 2001 forms a part of
 policy number 874-91-08
 Issued to WORLDCON, INC.

by National Union Fire Insurance Company of Pittsburgh, Pa.

ADDITION TO THE TERM "DIRECTOR(S) OR OFFICER(S)" OR "INSURED(S)"
 (GENERAL COUNSEL)

In consideration of the premium charged, it is hereby understood and agreed that Clause 2. DEFINITIONS, Definition of "Director(s) or Officer(s)" or "Insured(s)" is hereby amended to include the General Counsel of the Named Corporation, subject to the following. Continuity Date: September 15, 1998.

Furthermore, provided that for the purpose of the applicability of the coverage provided by this endorsement, the Company will be conclusively deemed to have indemnified the persons afforded coverage by this endorsement to the extent that the Company is permitted or required to indemnify such persons pursuant to law (common or statutory), contract, or the charter or by-laws of the Company (which are hereby deemed to adopt the broadest provision of the law which determines, or defines such rights of indemnity). The Company hereby agrees to indemnify such persons to the fullest extent permitted by law, including the making in good faith of any required application for court approval and the passing of any required corporate resolution or the execution of any contract.

It is further understood and agreed that only as respects any additional coverage granted by virtue of this endorsement, the Insurer shall not be liable for any Loss in connection with any Claim(s) made against an Insured:

- (1) alleging, arising out of, based upon or attributable to any pending or prior litigation as of the Continuity Date listed above, or alleging or derived from the same or essentially the same facts as alleged in such pending or prior litigation; and
- (2) alleging any Wrongful Act occurring prior to the Continuity Date listed above, if the Insured knew or could have reasonably foreseen that such Wrongful Act could lead to a Claim under this policy.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

END 26


 AUTHORIZED REPRESENTATIVE

APPENDIX A
SECURITIES CLAIMS PANEL COUNSEL LIST

Alaska

Davis Wright Tremaine
550 W. Seventh Avenue, Suite 1450
Anchorage, AK 99501
Contact:
David W. Oesting (907) 257-5300

Foster Pepper & Shetelman
601 West Fifth Avenue #500
Anchorage, AK 99501-2226
Contact:
Peter S. Erlichman
Stellman Kechnel
Tim Flier (206) 447-8998

California

Brobeck, Phleger & Harrison LLP
Spear Street Tower
One Market
San Francisco, CA 94105
Contact:
Kevin P. Muck
Michael D. Torpey
Sara B. Brody
Tower C. Snow Jr. (415) 442-0900

Brobeck, Phleger & Harrison LLP
550 South Hope Street
Los Angeles, CA 90071
Contact:
Daniel J. Tyukody
Howard M. Privette (213) 489-4060

Brobeck, Phleger & Harrison LLP
550 West C Street, Ste. 1300
San Diego, CA 92101
Contact:
Christopher H. McGrath
William F. Sullivan (619) 234-1956

Brobeck, Phleger & Harrison LLP
Two Embarcadero Place
2200 Gang Road
Palo Alto, CA 94303
Contact: David M. Furbush
Meredith N. Landy (650) 424-0160

Cooley Godward, LLP
4365 Executive Drive, Suite 1100
San Diego, CA 92121
Contact:
William E. Grauer (658) 550-6050

Cooley Godward, LLP
Five Palo Alto Square
3000 El Camino Real
Palo Alto, CA 94306
Contact:
Stephen C. Neal (650) 843-5182
William S. Freeman (650) 843-5037

Cooley Godward, LLP
One Maritime Plaza, 20th Floor
San Francisco, CA 94111
Contact:
Paul A. Renne (415) 693-2073
Gordon C. Atkinson (415) 693-2088

Davis Wright Tremaine
Suite 600
One Embarcadero Center
San Francisco, CA 94111-3834
Contact:
Martin Fineman (415) 276-6500

Gibson, Dunn & Crutcher LLP
333 South Grand Avenue
Los Angeles, CA 90071-3197
Contact:
Phillip Bosl (213) 228-7543

Gibson, Dunn & Crutcher LLP
Jamboree Center
4 Park Plaza
Irvine, CA 92614-8557
Contact:
Wayne W. Smith (714) 451-4108

Gibson, Dunn & Crutcher LLP
525 University Ave., Ste. 220
Palo Alto, CA 94301
Contact:
John C. Dickey (415) 463-7324

Heller, Ellman, White & McAuliffe
333 Bush Street
San Francisco, CA 94104
Contact:
Douglas M. Schwab
M. Laurence Popofsky
Michael J. Shepard (415) 772-6000

Heller, Ellman, White & McAuliffe
525 University Avenue
Palo Alto, CA 94301
Contact:
Michael L. Charlson
Norman J. Bleers (650) 324-7000

APPENDIX A
SECURITIES CLAIMS PANEL COUNSEL LIST

Heller, Ellman, White & McAuliffe
4250 Executive Square
7th Floor
San Diego, CA 92037-9103
Contact:
David E. Kleinfeld (858) 450-8400

Heller, Ellman, White & McAuliffe
601 South Figueroa Street, 40th Fl.
Los Angeles, CA 90017-5758
Contact:
Jerry L. Marks
Darryl L. Snider (213) 689-0200

Irell & Manella
1800 Avenue of the Stars
Suite 900
Los Angeles, CA 90067
Contact:
Richard Borow
David Schwartz
David Glindler
David Siegel
James F. Elliot
Jim Adler (310) 277-1010

Latham & Watkins
633 West Fifth Street
Suite 4000
Los Angeles, CA 90071-2007
Contact:
Hugh Steven Wilson (213) 485-1234

Latham & Watkins
75 Willow Road
Menlo Park, CA 94025
Contact:
Paul H. Dawes (650) 328-4600

McCutchen Doyle, Brown & Enerson LLP
355 South Grand Avenue
Suite 4400
Los Angeles, CA 90071-1560
Contact:
John C. Morrissey (213) 680-6416

McCutchen, Doyle, Brown & Enerson LLP
Three Embarcadero Center
San Francisco, CA 94111
Contact:
David M. Balabanian (415) 393-2170
Karon L. Kennard (415) 393-2626

McCutchen, Doyle, Brown & Enerson, LLP
3150 Porter Drive
Palo Alto, CA 94303-1212
Contact:
Mary Huser (650) 849-4914

Morrison & Foerster
425 Market Street
San Francisco, CA 94104-2482
Contact:
Paul T. Friedman
Melvin R. Goldman (415) 268-7000

Morrison & Foerster LLP
555 West 5th Street - Suite 3500
Los Angeles, CA 90013-1024
Contact:
Robert S. Stern
B. Scott Silverman (213) 892-5200

Morrison & Foerster, LLP
18900 MacArthur Boulevard, 12th Floor
Irvine, CA 90017
Contact:
Josephine Staton Tucker (714) 251-7500

Munger, Tolles & Olson
355 South Grand Avenue-35th Floor
Los Angeles, CA 90071-1560
Contact:
Dennis L. Kinnaird (213) 683-9264
John W. Spiegel (213) 683-9152
George M. Garvey (213) 683-9153

O'Melveny & Myers LLP
400 South Hope Street, 15th Floor
Los Angeles, CA 90071-2899
Contact:
Robert Vanderet
Seth Aronson (213) 430-6000

O'Melveny & Myers LLP
610 Newport Center
Newport Beach, CA 92660
Contact:
Phillip Kaplan
Brett J. Williamson
Michael G. Yoder (714) 760-9600

O'Melveny & Myers LLP
275 Battery Street
San Francisco, CA 94111
Contact:
Richard Warner
Daniel Bookin (415) 984-8700

JUL-12-2004 10:50

KAPLAN, BURDECK & KAPLAN

11-27

APPENDIX A
SECURITIES CLAIMS PANEL COUNSEL LIST

Orrick Herrington & Sutcliffe LLP
Old Federal Reserve Bank Building
400 Sansome Street
San Francisco, CA 94111
Contact:
William Alderman (415) 773-5944
John H. Kanberg (415) 773-5469

Orrick Herrington & Sutcliffe LLP
1020 Marsh Road
Menlo Park, CA 94025
Contact:
W. Reece Bader (650) 614-7440

Paul, Hastings, Janofsky & Walker LLP
555 S. Flower Street
Twenty-Third Floor
Los Angeles, CA 90071-2371
Contact:
J. Allen Maines (213) 683-6000

Pillsbury Madison & Sutro LLP
650 Town Center Drive, 7th Floor
Costa Mesa, CA 92626-7122
Contact:
Steven O. Kramer
Walter Robinson (714) 436-6800

Pillsbury Madison & Sutro LLP
101 W. Broadway, Suite 1800
San Diego, CA 92101-8219
Contact:
David E. Kleinfeld (619) 234-5000

Pillsbury Madison & Sutro LLP
235 Montgomery Street
San Francisco, CA 94104
Contact:
Bruce A. Ericson
William O. Fisher (415) 983-1000

Sherman & Sterling
555 California Street
San Francisco, CA 94104
Contact:
Susan Samuels Muck (415) 616-1100
Dean Krystowski
Jeffrey S. Factor

Simpson Thacher & Bartlett
3373 Hillview Avenue
Palo Alto, CA 94304
Contact:
James G. Kreissman
Charles E. Koob
George M. Newcombe (650) 251-5000

Simpson Thacher & Bartlett
10 Universal City Plaza
Suite 852
Universal City, CA 91608
Contact:
Berry R. Ostrager
Seth A. Ribner (818) 755-7000

Skadden, Arps, Slate, Meagher & Flom LLP
300 South Grand Avenue
Los Angeles, CA 90071
Contact:
Frank Rothman
Eric S. Waxman (213) 687-5000

Skadden, Arps, Slate, Meagher & Flom LLP
525 University Avenue, Suite 220
Palo Alto, CA 94111
Contact:
James E. Lyons (650) 470-4500

Skadden, Arps, Slate, Meagher & Flom LLP
Four Embarcadero Center
San Francisco, CA 94301
Contact:
James E. Lyons (415) 884-2698

Sullivan & Cromwell
1888 Century Park East
Los Angeles, CA 90067-1725
Contact:
Robert A. Sacks (310) 712-6600

Willson, Sonsini, Goodrich & Rosati
650 Page Mill Road
Palo Alto, CA 94304-1050
Contact:
Bruce G. Vanyo
Steven M. Schatz
Boris Feldman
Daniel Mitz
David Priebe
David S. Steuer
Eileen Marshall
Martin W. Korman
Sarah Good (650) 493-9300

JUL-12-2004 10:50

KAUFMAN, BURGEESI & RYAN

P. 20

**APPENDIX A
SECURITIES CLAIMS PANEL COUNSEL LIST**

Delaware

Blank Rome Comisky & McCauley LLP
1220 Market Street, 8th Floor
Wilmington, DE 19801
Contact:
Cathy L. Reese (302) 425-6400

Wolf, Block, Schorr and Solis-Cohen LLP
One Rodney Square
10th & King Streets
Wilmington, DE 19801
Contact:
David J. Margules (302) 777-5860

District of Columbia

Arnold & Porter
555 Twelfth Street, NW
Washington, D.C. 20004-1202
Contact:
Scott Schreiber (202) 942-5672

Brobeck, Phleger & Harrison LLP
Market Square East, Suite 220
701 Pennsylvania Avenue, NW
Washington, DC 20004
Contact:
John B. Missing (202) 220-6000

Cahill Gordon & Reindel
1990 K Street, NW, Suite 950
Washington, DC 20006
Contact:
Donald J. Mulvihill (202) 862-8900

Davis, Polk & Wardwell
1300 I Street, N.W.
Washington, DC 20005
Contact:
Scott W. Muller (202) 962-7000

Gibson, Dunn & Crutcher LLP
1050 Connecticut Avenue, N.W.
Washington, D.C. 20036-5306
Contact:
F. Joseph Warin (202) 887-3609

Greenberg Traurig
800 Connecticut Avenue, NW, Suite 500
Washington, D.C. 20036
Contact:
Joe Reeder (202) 331-3100
C. Allen Foster
Eric C. Rowe

Patton Boggs, LLP.
2650 M Street N.W.
Washington, D.C. 20037
Contact:
Lanny Davis (202) 457-6000
Eric A. Kuwana
Ronald S. Liebman

Sherman & Sterling
801 Pennsylvania Avenue, N.W.
Contact: Washington, DC 20004-2604
Contact:
Thomas S. Martin (202) 508-8000
Jonathan L. Greenblatt

Sullivan & Cromwell
1701 Pennsylvania Avenue, N.W.
Washington, DC 20006-5805
Contact:
Margaret K. Pfeiffer
Daryl A. Libow (202) 958-7500

Willkie Farr & Gallagher
Three Lafayette Centre
1155 21st Street N.W.
Washington, D.C. 20036-3384
Contact:
Kevin B. Clark (202) 328-8000

Florida

Akerman Senterfitt & Eidson, P.A.
Sun Trust International Center
28th Floor
Miami, FL 33131
Contact:
Stanley H. Wakshlag (305) 374-5600

Fowler White, Gillen, Boggs, Villareal
and Banker, P.A.
501 East Kennedy Boulevard
Suite 1700
Tampa, FL 33602
Contact:
Burton W. Wland
W. Donald Cox (813) 228-7411

Greenberg Traurig
1221 Brickell Avenue
Miami, FL 33131
Contact:
Hilario Bass (305) 579-0500

APPENDIX A
SECURITIES CLAIMS PANEL COUNSEL LIST

Greenberg Traurig
777 South Flagler Drive
West Palm Beach, FL 33401
Contact:
Mark F. Bideau (561) 650-7900

Greenberg Traurig
111 North Orange Avenue
Orlando, FL 32801
Contact:
Tucker H. Byrd (407) 420-1000

Greenberg Traurig
101 East College Avenue
Post Office Drawer 1838
Tallahassee, FL 32302
Contact:
Barry Richard (850) 222-6881

Holland & Knight
400 North Ashley Drive, Suite 2300
Tampa, FL 33602
Contact:

Frederick S. Schrlis
G. Calvin Hayes
Francis Curran (813) 227-8500

Holland & Knight
50 North Laura Street, Suite 3900
P.O. Box 52687 (Zip 32201)
Jacksonville, FL 32202
Contact:
George E. Schultz, Jr.
Michael G. Tanner
Fred Lotterhos (904) 353-2000

Holland & Knight
701 Brickell Avenue, Suite 3000
P.O. Box 015441 (Zip 33101)
Miami, FL 33131
Contact:
Greg Baldwin
Tracy A. Nichols (305) 374-8500

Holland & Knight
315 South Calhoun Street, Suite 600
P.O. Drawer 810 (Zip 32302)
Tallahassee, FL 32301
Contact:
Robert R. Feggin III
Elizabeth Bevington (850) 224-7000

Holland & Knight
625 North Flagler Drive
P.O. Box 3208 (33402)
West Palm Beach, FL 33401
Contact:
D. Culver Smith, III (Skip) (513) 833-2000

Holland & Knight
200 South Orange Avenue
SunTrust Building, Suite 2600
P.O. Box 1525 (Zip 32802)
Orlando, FL 32801
Contact:
William Wilson (407) 425-8500

McGuire Woods Battle & Boothe
3300 Barnett Center
50 North Laura Street
Jacksonville, FL 32202-3635
Contact:
David M. Wells (904) 798-2693

Steel, Hector & Davis LLP
200 South Biscayne Boulevard
Miami, FL 33131-2398
Contact:
Lewis F. Murphy, P.A. (305) 577-2957
Wendy Leavitt

Stroock & Stroock & Lavan LLP
200 South Biscayne Boulevard
Miami, FL 33131-2385
Contact:
Richard B. Simring
Robert W. Turken (305) 358-9900

Zuckerman Speeder Taylor & Evans LLP
900 Miami Center
201 South Biscayne Boulevard
Miami, Florida 33131
Contact:
Ronald B. Ravikoff
Thomas J. Meeks
Guy A. Rasco (305) 356-5000

Georgia

Alston & Bird
One Atlantic Center
1201 W. Peachtree Street
Atlanta, GA 30309-3424
Contact:
Peter C. Bassett (404) 881-7343
Mary C. Gill (404) 881-7000
John Gosell (404) 881-7000
Rodd R. David (404) 881-7000

JUL-12-2004 10:50

KAUFMAN, BURGEESI & RYAN

F.41

APPENDIX A SECURITIES CLAIMS PANEL COUNSEL LIST

King & Spalding
191 Peachtree Street
Atlanta, GA 30303-1763
Contact:
M. Robert Thornton
Michael R. Smith (404) 572-4600

Paul Hastings Janofsky & Walker, LLP
600 Peachtree Street, N.W., Suite 2400
Atlanta, GA 30308-2222
Contact:
J. Allen Maines (404) 815-2500

Smith Gambrell & Russell LLP
3343 Peachtree Road, N.E.
Suite 3100 - Promenade II
Atlanta, GA 30309-3592
Contact:
David A. Handley (404) 815-3671
John G. Desprelt (404) 815-3730

Illinois

Freeborn & Peters
311 South Wacker Drive
Suite 3000
Chicago, IL 60606-6677
Contact:
David H. Kistenbroker (312) 360-6000
Michael L. O'Shaughnessy

Jenner & Block
One IBM Plaza
Chicago, IL 60611
Contact:
Jerold Solovy (312) 222-9350
Ronald Marmer (312) 923-2686
J. Kevin McCall (312) 923-2686

Kirkland & Ellis
2000 East Randolph Drive
Chicago, IL 60601
Contact:
Garrett B. Johnson
Robert J. Kopecky (312) 861-2000

Sidley & Austin
One First National Plaza
Chicago, IL 60603
Contact:
Walter C. Carlson (312) 853-7734
Billie Sheppard (312) 853-7850
Eugene A. Schoon (312) 853-7278

Skadden, Arps, Slate, Meagher & Flom LLP
333 West Wacker Drive
Chicago, IL 60606
Contact:
Susan Gatzendanner
Timothy A. Nelsen (312) 407-0700

Sonnenschein Nath & Rosenthal
8000 Sears Tower
Chicago, IL 60606
Contact:
Christopher Q. King (312) 876-8224
David L. Schlavone (312) 876-7483

Louisiana

Locke Liddell & Sapp LLP
601 Poydras Street, Suite 2400
New Orleans, LA 70130-6036
Contact:
Brad Foster
John McElhany
Morris Harrell
Peter Flynn (504) 558-5100

Massachusetts

Hale & Dorr
60 State Street
Boston, MA 02109
Contact:
Jeffrey B. Rudman
John F. Batter
James W. Prendegast (617) 526-6000

Hutchins Wheeler & Dittmar P.C.
101 Federal Street
Boston, MA 02110
Contact:
David S. Rosenthal
John Hughes (617) 951-6624

Mintz, Levin, Cohn, Feris, Glovsky &
Popeo P.C.
One Financial Center
Boston, MA 02111
Contact:
Peter M. Saporoff (617) 542-6000
Patrick J. Sharkey

Ropes & Gray
One International Plaza
Boston, MA 02110-2624
Contact:
John D. Donovan, Jr. (617) 851-7566

JUL-12-2004 10:30

KROPPMAN, BURDESS & KIM

11-20

APPENDIX A SECURITIES CLAIMS PANEL COUNSEL LIST

Skadden, Arps, Slate, Meager & Flom LLP
One Beacon Street
Boston, MA 02108
Contact:
Thomas J. Dougherty
George J. Skelly (617) 573-4800

Testa, Hurwitz & Thibault
High Street Tower
125 High Street
Boston, MA 02110
Contact:
Brian E. Pastuszanski (617) 248-7253
Jordan D. Hershman (617) 248-7363

Minnesota

Dorsey & Whitney LLP
Pillsbury Center South
220 South Sixth Street
Minneapolis, MN 55402
Contact:
Brian E. Palmer
Edward J. Plulmer
J. Jackson
Peter S. Hendrixson
Peter W. Carter
Roger J. Magnuson (612) 340-2600

Faegre & Benson LLP
90 South Seventh Street
Minneapolis, MN 55402-3901
Contact:
Robert L. Schnell
Thomas L. Kimer (612) 336-3000

Oppenheimer Wolff & Donnelly LLP
Plaza VII Building, Suite 3400
45 South Seventh Street
Minneapolis, MN 55402
Contact:
Craig W. Gagnon
Michael J. Black
Michael E. Keyes (612) 507-7300

Winthrop & Weinstein, PA
3000 Dale Reischer Plaza
60 South Sixth Street
Minneapolis, MN 55402
Contact:
David P. Pearson
Steven C. Tourek
Thomas H. Boyd (612) 347-0700

New York

Arnold & Porter
399 Park Avenue
New York, NY 10022-4690
Contact:
Scott Schrelber (212) 715-1000
Kent A. Yalowitz

Brobeck, Phleger & Harrison LLP
1633 Broadway, 47th Floor
New York, NY 10019
Contact:
Francis S. Chlapowski
Gregory A. Markel (212) 581-1600

Cadwalader, Wickersham & Taft
100 Maiden Lane
New York, NY 10038
Contact:
Dennis J. Block
Howard R. Hawkins
Jeffrey Q. Smith
Jonathan M. Hoff (212) 504-6000

Cahill Gordon & Reindel
80 Pine Street
New York, NY 10005
Contact:
Charles A. Gilman
Immanuel Kohn
Thomas J. Kavalier (212) 701-3000

Cravath, Swaine & Moore
Worldwide Plaza
825 Eighth Avenue
New York, NY 10019-7475
Contact:
Evan R. Chesler
Francis P. Barron
Julia A. North
Keith R. Hummel
Paul C. Saunders
Peter T. Barbur
Richard W. Clary
Robert H. Baron
Ronald S. Roffe
Rory O. Millson
Thomas G. Rafferty (212) 474-1000

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F. 27

APPENDIX A SECURITIES CLAIMS PANEL COUNSEL LIST

Davis Polk & Wardwell
450 Lexington Avenue
New York, NY 10017

Contact:

Daniel F. Kolb
Frank S. Moseley
Gary G. Lynch
James W.G. Benkard
Robert F. Wise
Robert B. Fiske (212) 450-4000

Fried, Frank, Harris, Shiver & Jacobson
One New York Plaza
New York, NY 10004

Contact:

Sheldon Raab
Gregory P. Joseph
John A. Borek (212) 858-8000

Gibson, Dunn & Crutcher LLP
200 Park Avenue
New York, NY 10166-0193

Contact:

A. Bendell
B. David Grals
C. Wesley G. Howell (212) 351-4000

Greenberg Traurig
MetLife Building
200 Park Avenue
New York City, NY 10166

Contact:

Marshall H. Fishman (212) 801-9200
Alan Mansfield

Kaye, Scholer, Fierman, Hays & Handler
425 Park Avenue
New York, NY 10022

Contact:

Frederic W. Yerman (212) 836-8663

Kirkland & Ellis
Citicorp Center
153 East 53rd Street
New York, NY 10022-4675

Contact:

Yosof J. Riemer
Frank M. Holozublec (212) 446-4800

Kramer Levin Nattalis & Frankel LLP
919 Third Avenue
New York, NY 10022

Contact:

Gary Nattalis (212) 715-9100

Latham & Watkins
885 Third Avenue, Suite 1000
New York, NY 10022-4802

Contact:

Hon. Kenneth Conboy
John J. Kirby (212) 906-1200

Mayer, Brown & Platt
1675 Broadway
New York, NY 10019

Contact:

Dennis P. Orr
Richard A. Spehr
Steven Wolowitz (212) 505-2500

Milbank Tweed Hadley & McCloy
One Chase Manhattan Plaza
New York, NY 10005

Contact:

Russell Brooks (212) 530-5554

Morrison & Foerster LLP
1290 Avenue of the Americas
New York, NY 10104

Contact:

Anthony M. Radice
Jack C. Ausplitz (212) 468-8000

Paul Hastings, Jaofsky & Walker LLP
389 Park Avenue, 31st Floor
New York, NY 10022-4697

Contact:

J. Allen Malnes (212) 318-6000

Paul Weiss Rifkind Wharton & Garrison
1285 Avenue of the Americas
New York, NY 10019-6054

Martin Flumenbaum
Claudia Hammerman
Daniel J. Baller
Max Gitter

Richard A. Rosen (212) 373-3000

Roger & Wells LLP
200 Park Avenue
New York, NY 10166

Contact:

James N. Benedict (212) 878-8000
James B. Weidner
John K. Carroll
Mark Holland
Mark Pomerantz

JUL-12-2004 10:50

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P.30

APPENDIX A SECURITIES CLAIMS PANEL COUNSEL LIST

Schulte Roth & Zabel LLP
800 Third Avenue
New York, NY 10022

Contact:

Daniel J. Kramer
David M. Brodsky
Irwin J. Sugarman
Robert M. Abrahams (212) 756-2000

Shearman & Sterling
599 Lexington Avenue
New York, NY 10017

Contact:

Jeremy G. Epstein
R. Paul Wickes (212) 848-8000

Simpson Thacher & Bartlett
425 Lexington Avenue
New York, NY 10017

Contact:

Michael J. Chapiro
Bruce D. Angiolillo
Roy L. Beardon
George M. Newcombe
Paul C. Curnin
Peter Kazanoff (212) 455-2000

Skadden, Arps, Slate, Meagher & Fom LLP
919 Third Avenue
New York, NY 10022

Contact:

Barry H. Garfinkel
Jonathan J. Lerner
Lee Haber Kuck (212) 735-3000

Stroock & Stroock & Lavan LLP
180 Maiden Lane
New York, NY 10038

Contact:

Melvin A. Brosterman
Lawrence Greenwald
Robert Lewin (212) 806-5400

Sullivan & Cromwell
125 Broad Street
New York, NY 10004-2408

Contact:

D. Stuart Melkijohn
Gandolfo V. DiBlasi
John L. Warden
John L. Hardiman
Phillip L. Graham, Jr.
Richard H. Klapper (212) 558-4000

Weil, Gotshal & Manges
767 Fifth Avenue
New York, NY 10153

Contact:

Irwin H. Warren
Greg A. Danilow
Joseph Allerhand (212) 310-8000

Winkle, Farr & Gallagher
787 Seventh Avenue
New York, NY 10019-6099

Contact:

David L. Foster
Richard L. Posen
Michael R. Young (212) 728-8000

Ohio

Jones Day, Reavis & Pogue
North Point
801 Lakeside Avenue
Cleveland, OH 44114

Contact:

John M. Newman (216) 586-3939
John W. Edwards

Oregon

Davis Wright Tremaine
2300 First Interstate Tower
1300 S.W. Fifth Avenue
Portland, OR 97201

Contact:

John F. McGrory (503) 241-2300

Foster Pepper & Shefelman
One Main Place
101 S.W. Main Street, 15th Floor
Portland, OR 97204-3223

Contact:

Peter S. Ehrlichman
Stellman Koehnel
Tim Filer (503) 221-7799

Lane Powell Spears Lubersky LLP
601 S.W. Second Avenue, Suite 2100
Portland, OR 97204

Contact:

D. Meredith Wilson
Milo Petrenovich
Robert E. Maloney (503) 778-2100

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APPENDIX A SECURITIES CLAIMS PANEL COUNSEL LIST

Pennsylvania

Blank Rome Comisky & McCauley LLP
One Logan Square
Philadelphia, PA 19103-6998

Contact:

Alexander D. Bono

Richard P. McElroy

Jerome R. Richter

Leonard Dublin

Matthew J. Siemloda (215) 589-5500

Buchanan Ingersoll, PC
One Oxford Centre, 20th Floor
301 Grant Street
Pittsburgh, PA 15219-8800

Contact:

John R. Leathers (412) 562-1880

Cozen and O'Connor
The Atrium

1800 Market Street
Philadelphia, PA 19103

Contact:

Patrick J. O'Connor

Thomas C. Ziellinski

H. Robert Flebach

Anita B. Weinstein

Steven N. Haas (800) 665-2000

Dechert Price & Rhoads
4000 Bell Atlantic Tower
1717 Arch Street
Philadelphia, PA 19103-2793

Contact:

Seymour Kurland

Jeffrey G. Well

Frederick G. Harold (215) 994-4000

Morgan, Lewis & Bockius
2000 One Logan Square
Philadelphia, PA 19103-6893

Contact:

Marc J. Sonnenfeld

Elizabeth Hoop Fay (215) 963-5000

Pepper, Hamilton LLP
3000 Two Logan Square
Eighteenth & Arch Streets
Philadelphia, PA 19103-2799

Contact:

Barbara W. Mather

Jon A. Baughman

Lawrence Z. Shlakman

M. Duncan Grant

Robert L. Hickok

Thomas E. Zemeltis (216) 981-4000

Wolf, Block, Schorr and Solis-Cohen LLP
12th Floor - Packard Building S.E.
Corner 15th & Chestnut Streets
Philadelphia, PA 19102-2678

Contact:

Jay A. Dubow

Ian A.L. Strogatz

Jerome J. Shestack

M. Norman Goldberger

Mark L. Alderman (215) 977-2058

Texas

Akin, Gump, Strauss, Hauer & Feld, L.L.P.
1700 Pacific Avenue, Suite 4100
Dallas, TX 75201-4675

Contact:

Lou Bickel

Mike Lowenberg (214) 969-2800

Akin, Gump, Strauss, Hauer & Feld, L.L.P.
Pennzoil Place - South Tower
711 Louisiana Street
Suite 1900

Houston, TX 77002

Contact:

Charlie Moore

Paula Hinton (713) 220-5800

Baker & Botts, L.L.P.
810 Louisiana
Houston, TX 77002-4995

Contact:

David D. Sterling

(713) 229-1948

Baker & Botts, L.L.P.
2001 Ross Avenue
Dallas, TX 75201-2916

Contact:

Robert W. Jordan

(214) 953-6518

Brobeck, Phleger & Harrison LLP
301 Congress Avenue, Suite 1200
Austin, TX 78701

Contact:

Paul R. Bassette

(512) 477-5485

Fulbright & Jaworski, L.L.P.
1301 McKinney
Suite 5100

Houston, TX 77010

Contact:

Frank G. Jones

Richard N. Carrell (713) 651-5151

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KHUPTAH, BURDEES & RYAN

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APPENDIX A SECURITIES CLAIMS PANEL COUNSEL LIST

Fullbright & Jaworski, LLP.

2200 Ross Avenue

Suite 2800

Dallas, TX 75201

Contact:

Karl G. Dial

(214) 855-8000

Haynes & Boone, LLP.

801 Main Street, Suite 3100

Dallas, TX 75202-3788

Contact:

George Bramblett

Noel Hensley

(214) 651-5000

Jenkins & Gilchrist

1445 Ross Avenue, Suite 3200

Dallas, TX 75202

Contact:

John Gilliam

(214) 855-4306

Jenkins & Gilchrist

1100 Louisiana, Suite 1800

Houston, TX 77002

Contact:

John Gilliam

(713) 951-3300

Locke Liddell & Sapp LLP

2200 Ross Avenue, Suite 2200

Dallas, TX 75201-6778

Contact:

Brad Foster

John McElhaney

Morris Harrell

Peter Flynn

(214) 740-8000

Locke Liddell & Sapp LLP

100 Congress Avenue, Suite 300

Austin, TX 78701-4042

Contact:

Brad Foster

John McElhaney

Morris Harrell

Peter Flynn

(512) 305-4700

Locke Liddell & Sapp LLP

700 Lavaca, Suite 800

Austin, TX 78701

Contact:

Brad Foster

John McElhaney

Morris Harrell

Peter Flynn

(512) 404-2000

Locke Liddell & Sapp LLP

600 Travis

3400 Chase Tower

Houston, TX 77002

Contact:

Brad Foster

John McElhaney

Morris Harrell

Peter Flynn

(713) 226-1200

Thompson & Knight, PC

1700 Pacific Avenue, Suite 3300

Dallas, TX 75201

Contact:

Timothy R. McCormick

(214) 969-1103

Thompson & Knight, PC

98 San Jacinto Boulevard, Suite 1200

Austin, TX 78701

Contact:

Timothy R. McCormick

(512) 469-6100

Thompson & Knight, PC

801 Cherry Street, Suite 1600

Fort Worth, TX 76102

Contact:

Timothy R. McCormick

(817) 347-1700

Thompson & Knight, PC

1700 Texas Commerce Tower

600 Travis

Houston, TX 77002

Contact:

Timothy R. McCormick

(713) 217-2800

Thompson & Knight, PC

1200 Smith Street, Suite 3600

Houston, TX 77002

Contact:

Timothy R. McCormick

(713) 654-8111

Vinson & Elkins LLP.

2500 First City Tower

1001 Fannin

Houston, TX 77002-6760

Contact:

David T. Hodges, Jr.

(713) 758-2876

Charles W. Schwartz

(713) 758-3852

Vinson & Elkins LLP.

3700 Trammell Crow Center

2001 Ross Avenue

Dallas, TX 75201-2575

Contact:

Orrin L. Harrison III

(214) 220-7715

JUL-12-2004 10:51

KUHMAN, BURDESS & RYAN

APPENDIX A
SECURITIES CLAIMS PANEL COUNSEL LIST

Vinson & Elkins LLP.
One American Center, Suite 2700
600 Congress Avenue
Austin, TX 78701-3200
Contact:
Richard D. Milvenan (512) 495-8542

Wilson, Sonsini, Goodrich & Rosati
8911 Capital of Texas Highway
North Westech 360, Suite 3350
Austin, TX 78759-7427
Contact:
Bruce G. Vanyo
Paul Tobias (512) 338-5499

Virginia:
Cooley Godward LLP
One Freedom Square
Reston Town Center
11951 Freedom Drive
Reston, VA 20180
Contact:
Robert R. Vleth (703) 456-8082

Greenberg Traurig
1750 Tysons Boulevard, 12th Floor
McLean, VA 22102
Contact:
Harry M. Glazer
Joseph T. Casey, Jr. (703) 749-1300

McGuire Woods, Battle & Boothe, LLP.
One James Center
901 East Cary Street
Richmond, VA 23219-4030
Contact:
Warren E. Zirkle (804) 775-4364

McGuire Woods Battle & Boothe, LLP.
Tysons II, Suite 1800
1750 Tysons Boulevard
McLean, VA 22102-3892
Stephen M. Colangelo (703) 712-5371

Washington:
Davis Wright Tremaine
2600 Century Square
1501 Fourth Avenue
Seattle, Washington 98101-1688
Contact:
Stephen M. Rummage (206) 622-3150
Ledd B. Leavens (206) 622-3150

Foster Pepper & Shefelman
1111 Third Avenue, Suite 3400
Seattle, Washington 98101-2399
Contact:
Peter S. Ehrlichman
Steffman Kechnel
Tom Filer (206) 447-8998

Heller, Ehrman, White & McAuliffe
701 Fifth Avenue
Seattle, WA 98104-7098
Contact:
George E. Greer
Daniel J. Dunne (206) 447-0900

Lane Powell Spears Lubersky LLP
1420 Fifth Avenue, Suite 4100
Seattle, Washington 98101-2338
Contact:
Christopher B. Wells
James B. Stoetzer
James L. Robert
Larry S. Gangnes
Rudy A. Englund (206) 223-7000

Perkins Cole LLP
1201 Third Avenue, Ste. 4800
Seattle, Washington 98101-3099
Contact:
Ronald L. Berenstein
Harry H. Schneider
Barry M. Kaplan (206) 583-6888